

seterus™

PO Box 2008; Grand Rapids, MI 49501-2008

April 16, 2015

1-789-14993-0002668-003-02-000-000-000-000 L125G

WINDHAUSER, SANDRA
1453 CHURCH RD
HAMLIN NY 14464-9746

Physical Address
14523 SW Millikan Way; Suite 200; Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

Payments
PO Box 54420; Los Angeles, CA 90054-0420

Correspondence
PO Box 2008; Grand Rapids, MI 49501-2008

Phone
866.570.5277

Fax
866.578.5277

Website
www.seterus.com

RE: Loan No.: [REDACTED]

**See inside for an important offer of assistance from
Seterus, Inc.**

Please keep all pages of this document.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.
L125G

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PO Box 2008; Grand Rapids, MI 49501-2008

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WINDHAUSER, SANDRA
1453 CHURCH RD
HAMLIN NY 14464-9746

**Act now to receive help
with your mortgage.**

866.570.5277

Loan number [REDACTED] serviced by Seterus, Inc.

April 16, 2015

Dear WINDHAUSER, SANDRA,

We understand that you, like many other homeowners, may be suffering a temporary or long-term financial setback. We want to help you minimize the negative impact of letting your loan continue in delinquency. You may be eligible to refinance with a lender of your choice or modify your mortgage to make your payments and terms more manageable - for instance, lowering your monthly payment to make it more affordable. We must obtain your updated financial information and other required documentation for us to consider a solution. The Borrower Response Package enclosed refers to important documents we need immediately to search for a solution for you.

Take action to avoid foreclosure and its severe consequences:

- Call us immediately at **866.570.5277** to discuss options that may be available.
- Review the enclosed Borrower Response Package for the documentation we need to evaluate you for available options.

(Continued)

Seterus NMLS ID Number: 787641

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

L125G

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Seterus, Inc.
14523 SW Millikan Way, Suite 200
Beaverton, OR 97005

Business Hours (Pacific Time)
Monday–Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

WINDHAUSER, SANDRA

April 16, 2015

Loan number: [REDACTED]

**Call 866.570.5277 right now to see what we can offer.
We want to help.**

While we may be able to help, you need to be aware of the following: **You are still obligated to make all future payments as they become due while we are evaluating the type of assistance that may be available.**

Eligibility for these programs is at our discretion and not all applicants may qualify. We cannot guarantee that you will receive any assistance or a particular type of assistance. This letter is being sent for discussion purposes only and shall not be construed as a waiver of our rights or the loan owner's rights under the loan documents and any state or federal laws to collect amounts owed on your loan. If you have any questions, please contact us at 866.570.5277. For borrowers having difficulty making their payments, we have loan specialists available Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

Sincerely,

Seterus, Inc.

Enclosures

Note: To learn more about options that may be available to you, go to www.seterus.com/homeownerassistance. For help exploring your options, the Federal government provides contact information for housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp/>, the Department of Housing and Urban Development at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>, or by calling 800.569.4287.

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Seterus, Inc.
14523 SW Millikan Way, Suite 200
Beaverton, OR 97005

Business Hours (Pacific Time)
Monday–Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

Borrower Response Package

In order for us to review your loan for possible solutions, complete and submit the required documentation listed on the enclosed Homeowner Checklist. Keep a copy of all documents and proof of mailing or faxing for your records. **Don't send original income or hardship documents. Copies are acceptable.**

You must **complete the documentation** listed on the Homeowner Checklist, in full, and **sign in all required places** for us to consider your request. These documents can also be found on our website at www.seterus.com/homeownerassistance. Be sure to include your loan number on all pages you are submitting to ensure efficient and accurate processing.

This documentation includes, but is not limited to:

1. **Uniform Borrower Assistance Form:** Provide information about your income, property, loans and other expenses and your financial hardship that has made it difficult for you to stay up-to-date with your mortgage payments
2. **IRS Form 4506-T:** Allows Seterus to obtain copy(ies) of your tax return(s) to verify your income
3. **Income Documentation:** Provides verification of income you identify in the Uniform Borrower Assistance Form
4. **Hardship Documentation:** Provides details on the nature of your hardship you indicate on the Uniform Borrower Assistance Form

Send all of the completed documentation listed on the Homeowner Checklist to us for free at any FEDEX Office Print and Ship Center* or use one of the following methods:

Upload to our website:
www.seterus.com/uploadmydocs

Overnight Mail:
 14523 SW Millikan Way
 Suite 200
 Beaverton, OR 97005

Regular Mail:
 PO Box 2008
 Grand Rapids, MI 49501-2008

Or, you can fax your documents to us at 866.578.5277.

* To send your documents to us at no charge, simply go to the shipping counter of the nearest FedEx Office® Print and Ship Center. Tell them you are "returning documents to Seterus." The agent will request your name, ZIP code, or phone number. For help finding the nearest FedEx Office Print and Ship Center, go to www.fedex.com/us/office and enter your ZIP code in the *Find a Location* box. **Note:** This option is available only for the return of these important documents.

If you have any questions regarding any of the required documentation or how to return it, please call us at 866.570.5277. For borrowers having difficulty making their payments, we have loan specialists available Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

Homeowner Checklist**For Your Information Only - Do Not Return****GET STARTED.** Use this checklist to ensure you have completed all required forms and have the right information.

Step 1	Review the information provided to help you understand your options, responsibilities, and next steps:	
	<input type="checkbox"/> Frequently Asked Questions <input type="checkbox"/> Avoiding Foreclosure <input type="checkbox"/> Beware of Foreclosure Rescue Scams	
Step 2	Complete and sign the enclosed Uniform Borrower Assistance Form. This form must be signed by all borrowers on the loan's promissory note (notarization is not required) and must include:	
	<input type="checkbox"/> All income, expenses, and assets for each borrower <input type="checkbox"/> An explanation of financial hardship that makes it difficult to pay the mortgage <input type="checkbox"/> Your acknowledgment and agreement that all information that you provide is true and accurate	
Step 3	Complete and sign a dated copy of the enclosed IRS Form 4506-T	
	<input type="checkbox"/> For each borrower, please submit a signed, dated copy of IRS Form 4506-T (Request for Transcript of Tax Return) <input type="checkbox"/> Borrowers who filed their tax returns jointly may send in one IRS Form 4506-T signed and dated by both joint filers	
Step 4	Provide required income documentation. This documentation will be used to verify your hardship and all of your income (including any alimony or child support that you choose to disclose and rely upon to qualify).	
	<input type="checkbox"/> Follow the instructions set forth on the Uniform Borrower Assistance Form. <input type="checkbox"/> You may also disclose any income from a household member who is not on the promissory note (non-borrower), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower. See Page 2 of the Uniform Borrower Assistance Form for specific details on income documentation.	
Step 5	Provide required hardship documentation. This documentation will be used to verify your hardship.	
	<input type="checkbox"/> Follow the instructions set forth on the Uniform Borrower Assistance Form.	
Step 6	Considering a Short Sale or Mortgage Release™ option? We will also require the following:	
	For a Mortgage Release option <input type="checkbox"/> Signed Third Party Authorization (provides authorization for all parties assisting with the transaction but not listed on the loan) <input type="checkbox"/> Payoff letter for any other liens <input type="checkbox"/> Most recent itemized Homeowners Association statement, if HOA is present <input type="checkbox"/> W-9 Request for Taxpayer Identification Number and Certification signed for current year by HOA, if HOA is present	For a Short Sale <input type="checkbox"/> Signed Third Party Authorization form or General Authorization form (provides authorization for all parties assisting with the transaction but not listed on the loan) <input type="checkbox"/> Payoff letter for any other liens <input type="checkbox"/> HUD-1 Settlement Statement <input type="checkbox"/> Fully executed purchase and sales contract that includes the following provision: "The seller's obligation to perform on this contract is subject to the rights of the mortgage insurer (if any) and the mortgage holder relating to the conveyance of the property." <input type="checkbox"/> Listing Agreement that includes the following provision: "Seller may cancel this agreement prior to the ending date of the listing period without advance notice to the broker, and without payment of a commission or any other consideration, if the property is conveyed to the mortgage insurer or the mortgage holder." <input type="checkbox"/> If property is currently listed by a real estate agent, a copy of the Multiple Listing Service (MLS) listing history for the collateral property <input type="checkbox"/> Buyer's proof of funds (non-cash transactions) or current pre-approval for financed transactions
Step 7	Submit the Borrower Response Package and documentation using one of the convenient methods listed on page 1.	

Frequently Asked Questions**Get the answers you need to some of the most common questions.****For Your Information Only - Do Not Return****Q. Why did I receive this package?**

You received this package because we have not received one or more of your mortgage payments and want to help you keep your home if at all possible. We are sending you this information now so that we can work with you to resolve any temporary or long-term financial challenges you face in making your late mortgage payments.

Q. Will it cost money to get help?

There should never be a fee from your servicer or a qualified counselor to obtain assistance or information about foreclosure prevention options; however, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your mortgage statement or one designated to receive your payments under a state assistance program.

Q. What happens once I send you the Borrower Response Package?

We will notify you within three business days of the receipt of your Borrower Response Package. If we do not receive a complete Borrower Response Package, we will notify you within five business days of additional requested items. We cannot guarantee that you will receive any (or a particular type of) assistance.

Within 30 days of receipt of a complete Borrower Response Package, we will let you know what foreclosure alternatives, if any, are available to you and will inform you of your next steps to accept our offer. If you submit your complete Borrower Response Package less than 37 days prior to a scheduled foreclosure sale date, we will strive to process your request as quickly as possible, but you may not receive a notice of incompleteness or a decision on your request prior to sale. Even if we are able to approve you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale. Please submit your Borrower Response Package as soon as possible.

Q. Will I be evaluated for the federal Home Affordable Modification Program when I submit my Borrower Response Package?

If you are not eligible for a reinstatement, repayment plan, or forbearance plan based on the information you provide, we will evaluate you for participation in the Home Affordable Modification Program (HAMP).

If you are not eligible for HAMP, we will evaluate you for other loan modification options.

Q. What happens to my mortgage while you are evaluating my Borrower Response Package?

You remain obligated to make all mortgage payments as they come due, even while we are evaluating the types of assistance that may be available.

Q. Will the foreclosure process begin if I do not respond to this letter?

If you have missed three monthly payments, we may refer your mortgage to our foreclosure department; however, we will not start the foreclosure action due to the delinquency until the loan is 120 days or more delinquent. If we receive a complete application for assistance before the foreclosure action begins, we will review that application and respond before starting the foreclosure action.

**Frequently Asked Questions
(Continued)**

Q. Where can I find more information on Foreclosure Prevention?

Please see the page titled Information on Avoiding Foreclosure in this package for more information, or you can contact us at 866.570.5277 or www.seterus.com. Additional foreclosure prevention resources are available to you and provided by Fannie Mae at www.knowyouroptions.com.

Q. What happens if I have waited too long and my property has been referred to an attorney for foreclosure? Should I still contact you?

Yes, the sooner the better!

Q. Will my property be sold at a foreclosure sale if I accept a foreclosure alternative?

No. The property will not be sold at a foreclosure sale once you accept a foreclosure alternative such as a forbearance or repayment plan, and comply with all requirements.

Q. Will my credit score be affected by my late payments or being in default?

The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into a repayment plan, forbearance plan, or trial period plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association.

Q. Will my credit score be affected if I accept a foreclosure prevention option?

While the effect on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

Q. Is foreclosure prevention counseling available?

Yes, HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the resources available at www.hud.gov to find a counselor near you.

Q. I have seen ads and flyers from companies offering to help me avoid foreclosure for a fee. Are these companies on the level?

Foreclosure prevention has become a target for scam artists. We suggest using the HUD website (www.hud.gov) to locate a counselor near you. Also, please refer to the enclosed document called Beware of Foreclosure Rescue Scams for more information.

Avoiding Foreclosure For Your Information Only - Do Not Return

Mortgage programs are available to help.

Several programs are available to help you resolve your delinquency and keep your home. You may be eligible to refinance or modify your mortgage to make your payments and terms more manageable—for instance, lowering your monthly payment to make it more affordable. On the other hand, if you have missed a few payments, you may qualify for a temporary (or permanent) solution to help you get your finances back on track. Depending on your circumstances, staying in your home may not be possible; however, a short sale or Mortgage Release™ option may be a better choice than foreclosure:

OPTION	OVERVIEW	BENEFIT
Reinstatement	Pay the total amount you owe, in a lump sum payment and by a specific date. This may follow a forbearance plan as described below.	Allows you to avoid foreclosure by bringing your mortgage current if you can show you have funds that will become available at a specific date in the future.
Repayment Plan	Pay back your past-due payments together with your regular payments over an extended period of time.	Allows you time to catch up on late payments without having to come up with a lump sum.
Forbearance Plan	Make reduced mortgage payments for a specific period of time.	Have time to improve your financial situation and get back on your feet.
Modification	Receive modified terms of your mortgage to make it more affordable or manageable after successfully making the reduced payment during a "trial period."	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
Short Sale	Sell your property, prior to a foreclosure sale, for less than the amount owed on the property.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.
Mortgage Release	Transfer the ownership of your property to us.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available. This program is a good option when there are no other liens on your property.

We Want to Help

Take action and gain control of your situation. If you cannot afford the trial period payments or if you have decided to leave your home but still want to avoid foreclosure, please contact us today at 866.570.5277.

**Beware Of Foreclosure Rescue Scams - Tips & Warning Signs
For Your Information Only - Do Not Return**

Scam artists are stealing millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house, or your money. **Remember, help is FREE.**

How to spot a scam: Beware of a company or person who:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage
- Guarantees they can stop a foreclosure or get your loan modified
- Advises you to stop paying your mortgage company and pay them instead
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand
- Claims to offer "government-approved" or "official government" loan modifications
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them

How to report a scam: Do one of the following:

- Go to www.preventloanscams.org and fill out the Loan Modification Scam Prevention Network's complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/email/address on the back of the form.
- Call 888.995.HOPE and tell the counselor about your situation and that you believe you may have been scammed or know of a scam.

The Loan Modification Scam Prevention Network is a national coalition of governmental and private organizations led by Fannie Mae, Freddie Mac, NeighborWorks America™, and the Lawyers' Committee for Civil Rights Under Law.

seterusTM

Loan Number: XXXXXXXXXX

Uniform Borrower Assistance Form

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) information on the property's status; (3) real estate taxes; (4) homeowner's insurance premiums; (5) bankruptcy; (6) your credit counseling agency, and (7) information concerning other liens, if any, on your property.

On Page 2, you must disclose information about all of your income, expenses, and assets. Page 3 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 4, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. It also tells you the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations, and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Borrower Response Package you need to return consists of (1) this completed, signed, and dated Borrower Assistance Form; (2) completed and signed IRS Form 4506T-EZ (4506-T for self-employed borrowers or borrowers with rental income); (3) required income documentation, and (4) required hardship documentation.

I want to: <input type="checkbox"/> Keep the property <input type="checkbox"/> Vacate the property <input type="checkbox"/> Sell the property <input type="checkbox"/> Undecided					
The property is currently: <input type="checkbox"/> My primary residence <input type="checkbox"/> A second home <input type="checkbox"/> An investment property					
The property is currently: <input type="checkbox"/> Owner occupied <input type="checkbox"/> Renter occupied <input type="checkbox"/> Vacant					
BORROWER			CO-BORROWER		
Borrower's Name:			Co-Borrower's Name:		
Social security number:	Date of birth:	No. of dependents:	Social security number:	Date of birth:	No. of dependents:
Home phone number with area code:			Home phone number with area code:		
Cell or work number with area code:			Cell or work number with area code:		
Start Date with Current Employer:			Start Date with Current Employer:		
Mailing address:					
Property address (if same as mailing address, just write SAME):					Email:
Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes: What was the listing date? _____ Have you received an offer on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No Date of offer: _____ Amount of offer: \$ _____ Agent's name/phone number: _____ _____ Is the property for sale by owner? <input type="checkbox"/> Yes <input type="checkbox"/> No			Have you contacted a credit counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes: Counselor's name: _____ Agency's name: _____ Counselor's phone number: _____ Counselor's email: _____ _____		

Loan Number: [REDACTED]

Do you have condominium or homeowners association (HOA) fees? ☐ Yes ☐ No

If yes: Total monthly amount: \$ _____

Amount Past Due: \$ _____

Name and address fees are paid to: _____

Have you filed for bankruptcy? ☐ Yes ☐ No

If yes:

☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

Filing date: _____

Has your bankruptcy been discharged? ☐ Yes ☐ No

Bankruptcy case number: _____

Is any borrower an active duty service member? ☐ Yes ☐ No

Is any borrower the spouse or dependent of an active duty service member? ☐ Yes ☐ No

Has any borrower been deployed away from his/her primary residence or recently received a Permanent Change of Station order? ☐ Yes ☐ No

Is any borrower the surviving spouse of a deceased service member who was on active duty at the time of death? ☐ Yes ☐ No

Is any borrower a dependent of a deceased service member who was on active duty at the time of death? ☐ Yes ☐ No

Monthly Household Income		Household Assets (associated with the property and/or borrower(s) excluding retirement funds)	
Monthly gross wages	\$	Checking account(s)	\$
Overtime	\$	Checking account(s)	\$
Child support/alimony*	\$	Savings/money market	\$
Non-taxable social security/SSDI	\$	CDs	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Stocks/bonds	\$
Tips, commissions, bonus, and self-employed	\$	Other cash on hand	\$
Rents received	\$	Other real estate (estimated value)	\$
Unemployment income	\$	Other	\$
Food stamps/welfare	\$	Other	\$
Other	\$	Other	\$
Total (gross income)	\$	Total (assets)	\$

MONTHLY HOUSEHOLD EXPENSES/DEBT

Monthly Debt Expenses		Monthly Household Expenses			
First mortgage payment	\$	Cable	\$	Tuition	\$
Second mortgage payment	\$	Bankruptcy trustee payments	\$	Gas / fuel / oil for vehicle	\$
Homeowner's insurance	\$	Bus / transit / parking	\$	Ground rent / land lease	\$
Property taxes	\$	Internet	\$	Health insurance	\$
Credit cards / installment loans (total minimum payment / mo.)	\$	Charitable giving	\$	Medical bills	\$
Car lease payments	\$	Child care	\$	Life insurance	\$
HOA/condo fees/property maintenance	\$	Clothes	\$	Prescriptions	\$
Mortgage payments on other properties	\$	Entertainment	\$	Phones (land and/or cell)	\$
Alimony payments	\$	Legal / court costs	\$	Food	\$

Loan Number: 

Child support payments	\$	Tax payments	\$	Gas / electricity / fuel oil / water / sewer / garbage	\$
Other	\$	Vehicle insurance	\$	Other	\$
Total (debt expenses)	\$	Total (household expenses)	\$		

If subordinate lien(s) or any other lien(s) exist on the subject property, please enter information on the lien(s) below:

Lien holder's name:	Balance/interest rate:	Loan number:	Lien holder's phone number:

REQUIRED INCOME DOCUMENTATION☐ Do you earn a salary or hourly wage?

For each borrower who is a salaried employee or paid by the hour, include the most recent pay stub(s) that covers at least 30 (consecutive) days of earnings and reflects year-to-date earnings. If not reported on the pay stub(s), alternative documentation reflecting year-to-date earnings is required (i.e., signed letter or printout from employer).

☐ Are you self-employed?

For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.

Loan Number: [REDACTED]

Do you have any additional sources of income? Provide for each borrower as applicable:

"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:

- ☐ Reliable third-party documentation describing the nature of the income (e.g., pay stubs, employment contract, or printouts documenting tip income).

Social Security, disability or death benefits, pension, public assistance, or adoption assistance:

- ☐ Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy, or benefits statement from the provider, and
- ☐ Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.

Rental income:

- ☐ Copy of the most recent filed federal tax return with all schedules, including Schedule E—Supplemental Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent reduced by the monthly debt service on the property, if applicable; or
- ☐ If rental income is not reported on Schedule E – Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.

Investment income:

- ☐ Copies of the two most recent investment statements or bank statements supporting receipt of this income.

Alimony, child support, or separation maintenance payments as qualifying income:*

- ☐ Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and
- ☐ Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

***Notice:** Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

Loan Number: [REDACTED]

HARDSHIP AFFIDAVIT

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage relief options.

Date hardship began: _____

Has your hardship ended? ☐ No ☐ Yes If yes, what date was it resolved? _____

My hardship situation is:

☐ Short term (less than 6 months) ☐ Medium term (6 – 12 months) ☐ Long term or permanent (more than 12 months)

I am having difficulty making my monthly mortgage payment because of the reason checked below.
(Please check the primary reason and submit the required documentation demonstrating your primary hardship.)

If your hardship is:	Then the required hardship documentation is:
<input type="checkbox"/> Unemployment	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Increase in housing expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Income reduction: a hardship that has caused a decrease in income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, or a reduction in base pay)	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Divorce or legal separation; separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	<input type="checkbox"/> Divorce decree signed by the court OR <input type="checkbox"/> Separation agreement signed by the court OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address OR <input type="checkbox"/> Recorded quitclaim deed evidencing that the non-occupying borrower or co-borrower has relinquished rights to the property
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<input type="checkbox"/> Death certificate OR <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; serious illness of a borrower / co-borrower or dependent family member	<input type="checkbox"/> Written statement or other documentation verifying disability or illness OR <input type="checkbox"/> Doctor's certificate of illness or disability OR <input type="checkbox"/> Medical bills OR <input type="checkbox"/> Proof of monthly insurance benefits or government assistance, if applicable
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or borrower's place of employment	<input type="checkbox"/> Insurance claim OR <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan OR <input type="checkbox"/> Borrower or employer property located in a federally declared disaster area

Loan Number: **HARDSHIP AFFIDAVIT (continued)**

☐ Distant employment transfer / relocation

For active-duty service members:

☐ Notice of Permanent Change of Station (PCS) or actual PCS orders.

For employment transfers / new employment:

☐ Documentation that reflects the amount of relocation assistance provided, if applicable, AND

☐ Copy of signed offer letter or notice from employer showing transfer to a new employment location OR

☐ Pay stub from new employer OR

☐ If none of these applies, provide a written explanation.

☐ Business failure

☐ Tax return from the previous year (including all schedules) AND

☐ Proof of business failure supported by one of the following:

- Bankruptcy filing for the business; or
- Two months recent bank statements for the business account evidencing cessation of business activity; or
- Most recent signed and dated quarterly or year-to-date profit and loss statement

☐ Other (a hardship that is not covered above). Brief explanation of my hardship:

Loan Number: [REDACTED]

BORROWER/CO-BORROWER ACKNOWLEDGEMENT AND AGREEMENT

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the Servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all Servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
 - c. The Servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The Servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. The Servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my social security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to the Servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
 - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the Servicer or authorized third party*. By checking this box ☐, I also consent to being contacted by text messaging.

*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA), or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

Borrower signature:

Date:

Co-Borrower signature:

Date:

Loan Number: [REDACTED]

Form **4506-T**
(Rev. January 2012)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ Request may be rejected if the form is incomplete or illegible.

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. Seterus, Inc. or any successor servicer. c/o Tax Verification Services 30 Executive Park #200, Irvine, CA 92614	

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ **1040**

a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days. ☒

b **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days. ☐

c **Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days. ☐

7 **Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days. ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days. ☐

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. **12/31/2013 12/31/2012**

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return. ☐

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 37667N

Form **4506-T** (Rev. 1-2012)

Form 4506-T (Rev. 1-2012)

Page 2

Section references are to the Internal Revenue Code unless otherwise noted.

What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at www.irs.gov/form4506. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

CAUTION. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-808-9946.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	559-456-5876
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	801-620-6922
	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.**

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Products Coordinating Committee
SE:W:CAR:MP:T:M:S
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

Home Affordable Modification Program Government Monitoring Data Form

Information for Government Monitoring Purposes

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

BORROWER		CO-BORROWER	
<input type="checkbox"/> I do not wish to furnish this information		<input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White		Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	
To be completed by Servicers			Name/Address of Interviewer's Employer
This request was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Servicer/Interviewer's Name (print or type) & ID Number		
	Servicer/Interviewer's Signature		
	Servicer/Interviewer's Phone Number(include area code)		
Loan Number: _____	Servicer/Interviewer's Fax Number(include area code)		Servicer/Interviewer's email address